

Fill in this information to identify the case:

Debtor 1 Ryan Wayne Cashatt

Debtor 2 Kelly Jo Cashatt
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Missouri

Case number 13-50507-can13

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Seterus, Inc., as authorized servicer for
Name of creditor: Federal National Mortgage Association ("Fannie Mae") **Court claim no. (if known):** 10

Last 4 digits of any number you use to identify the debtor's account: 9 7 6 2

Date of payment change:
Must be at least 21 days after date of this notice 07/01/2018

New total payment: \$ 1,494.82
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 408.90 **New escrow payment:** \$ 503.12

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% **New interest rate:** _____%

Current principal and interest payment: \$ _____ **New principal and interest payment:** \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ **New mortgage payment:** \$ _____

Debtor 1 Ryan Wayne Cashatt
First Name Middle Name Last Name

Case number (if known) 13-50507-can13

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Dustin Stiles

Signature

Date 05/01/2018

Print: Dustin Stiles
First Name Middle Name Last Name

Title Attorney for Creditor

Company Kozeny and McCubbin, L.C.

Address 12400 Olive Blvd., Ste. 555
Number Street
St. Louis MO 63141
City State ZIP Code

Contact phone (314) 991-0255

Email wdmo@km-law.com

To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1 after December 1, 2011 or the Petition Date (whichever is later), Seterus, Inc will refund or credit the debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1. This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI
KANSAS CITY DIVISION**

In Re

**Ryan Wayne Cashatt, dba
Cashatt Family LLC dba
Cashatt Family Funerals and
Kelly Jo Cashatt, aka
Kelly Jo Marra, aka
Kelly Jo Marra-Cashatt,
Debtors.**

Case No: 13-50507-can13

Chapter 13

CERTIFICATE OF SERVICE

**Seterus, Inc., as authorized
subservicer for Federal National
Mortgage Association ("Fannie Mae"),
its successors and assigns,
Movant.**

**Kozeny & McCubbin, L.C.
12400 Olive Blvd., Suite 555
St. Louis, MO 63141
wdmo@km-law.com**

v.

**Ryan Wayne Cashatt, dba
Cashatt Family LLC dba
Cashatt Family Funerals and
Kelly Jo Cashatt, aka
Kelly Jo Marra, aka
Kelly Jo Marra-Cashatt,
Debtors,**

and

**Richard Fink, Trustee,
Respondents.**

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the Notice of Mortgage
Payment Change and a copy of this pleading were served electronically via
CM/ECF the 1st day of May, 2018 to the parties listed below:



David R. Barlow
Attorney for Debtors
1901 Swift Ave.
North Kansas City, MO 64116-3421

Richard Fink
Trustee
2345 Grand Blvd., Suite 1200
Kansas City, MO 64108

Office of the US Trustee
U.S. Trustee
400 E. 9th St. Room 3440
Kansas City, MO 64106

And delivered via regular U.S. Mail on May 1, 2018 to:

Ryan Wayne Cashatt
Kelly Jo Cashatt
Debtors
7207 NW Maple Lane
Platte Woods, MO 64151

Respectfully submitted,

/s/Dustin Stiles
Jonathon B. Burford, #59337
Dustin Stiles, #63272
Attorneys for Movant
12400 Olive Blvd., Suite 555
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